fpcro

From the Pastor's Desk...



Thanksgiving is not a religious holiday per se, but gratitude is clearly part of our faith in Christ. These days, I think Thanksgiving is being edged out by ballooning Halloween celebrations and earlier and earlier Christmas activities. This November, I invite us to embrace the practice of thanksgiving through the Gratitude Challenge.

A few years ago, I shared a daily gratitude calendar in this space, inspired by one the Rev. Traci Smith produced. Many of you appreciated the day by day guide, so we're doing it again this year! This time, you're invited to share more of the things your thankful for with the church and this community. Post your daily thanksgiving on our church's Facebook or Instagram, or tag us in your own post.

Write each one down and share your list with me at the end of the month. Or keep a journal, just for you, of all your thanksgivings. See what changes in you after 30 days of gratitude. See if anything changes in your connection with God. Even in the midst of challenging times, practicing gratitude helps point us toward God's goodness.

NOVEMBER GRATITUDE CHALLENGE

Nov 1 – A memory I am thankful for

Nov 2 – A taste or food I am thankful for

Nov 3 – A friend I am thankful for

Nov 4 – A scripture passage I am thankful for

Nov 5 – A season I am thankful for

Nov 6 - A simple pleasure I am thankful for

Nov 7 – A book I am thankful for

Nov 8 – A blessing I am thankful for

Nov 9 – A place I am thankful for

Nov 10 – A possession I am thankful for

Nov 11 – A freedom I am thankful for

Nov 12 - A hero I am thankful for

Nov 13 – A song I am thankful for

Nov 14 – A joke or funny story I am thankful for

Nov 15 – Something about my body or health I am thankful for

Nov 16 – Something about my church I am thankful for

Nov 17 – A tradition I am thankful for

Nov 18 – A photograph I am thankful for

Nov 19 – A challenging time, which helped me grow, that I am thankful for

Nov 20 – A moment in this day that I am thankful for

Nov 21 – A surprise I am thankful for

Nov 22 – A game I am thankful for

Nov 23 – A piece of wisdom I thankful for

Nov 24 – A hobby or fun activity I am thankful for

Nov 25 – A sense I am particularly thankful for

Nov 26 - A skill I am thankful for

Nov 27 – A scent I am thankful for

Nov 28 – A moment from yesterday that I am thankful for

Nov 29 – Something in the coming days that I am thankful to look forward to

Nov 30 – A family member I am particularly thankful for

In-Person Worship

At 9 am & 10:30 am
Sunday, join us
for worship in the
sanctuary.
Face coverings are
required indoors.

Livestream Worship

Sundays at 10:30 am watch the livestream of the worship service on Vimeo, Facebook or YouTube. (Or anytime later in the day/week.)

Sunday school for children pre-kindergarten through 5th grade, will begin at 10:30 am, in Kirkman Fellowship Hall.

The nursery is open for infant-toddler care.

pastor/head of staff, enickel@fpcro.org Rev. Emma Nickel director of music ministries & organist, jjackson@fpcro.org Joseph Jackson chancel choir director, kwattleworth@fpcro.org Kent Wattleworth preschool music director, afrieberg@fpcro.org Audrey Frieberg director of christian education, jjarrait@fpcro.org Joelle Jarrait church administrator, kperuski@fpcro.org Kari Peruski administrative assistant, sgilreath@fpcro.org Sally Gilreath evening reception/security, tcrawford@fpcro.org Todd Crawford preschool director, preschool@fpcro.org Sarah Gibson preschool teacher Beth Heitchue facility manager, aglasel@fpcro.org Alan Glasel wedding coordinator, weddings@fpcro.org Ginny O'Brien newsletter editor Gretchen Hirsch

our staff



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The **Church Bell** is published monthly, September through June. Email contributions to **newsletter@fpcro.org**. Deadline is the 15th of each month.

STEPHEN MINISTRY

FPCRO is a Stephen Ministry church. Stephen Ministers are lay caregivers trained to provide high-quality, confidential, Christ-centered care to people who are hurting.

IS YOUR INFO CURRENT?

PleaseletSallyGilreath(sgilreath@fpcro.org)knowofchangestoyour contact information so we can maintain current and up-to-date records of your member information.

Congregational News

OF NOTE:

Deaths:

Ann K. Eads, October 5, 2021 John M. Corwin, October 16, 2021



How has your star word inspired thankfulness in you this year?



To Rev. Emma and Friends
at FPCRO,

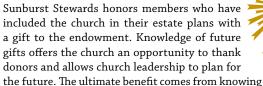
Thank you for all the notes,
calls, meals, rides and
encouragement this year to
help our challenges. We are so
grateful to be able to attend
service. We really appreciate
all your loving kindness.

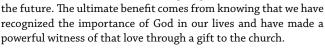
All Our Love,
Harold & Bonnie Teufel

SPECIAL DATES IN NOVEMBER

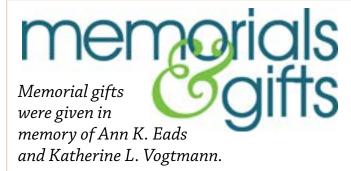
- All Saints' Day, November 1
- Daylight-Saving Time ends, November 7
- Veterans Day, November 11
- Thanksgiving Day, November 25
- First Sunday of Advent, November 28

SHINING GOD'S LIGHT INTO THE FUTURE...





For more information about Sunburst Stewards, please contact Rev. Emma Nickel or the chairperson of the Finance and Investment Committee. All information given will remain confidential.



Special gifts were given to Music Ministry and Youth Ministry.



Proud parents Sarah & Josh Baack (pictured at right in their wedding photo), shared the news and a picture of their newborn baby son, William Thomas Baack, going by Liam, who arrived Friday, October 8, at 9:04 am. He was 8

lbs 9 oz and 22" long. All are doing well. Congratulations Baack Family!

First Presbyterian Church of Royal Oak

Columb<mark>a</mark>rium & Memorial Garden

Information p<mark>ac</mark>kets available Questions? Contact Ken Bissey, 248-709-4849

Congregational News

ORDER CHRISTMAS POINSETTIAS!

Poinsettias (red or white) are \$14 each, and will be displayed in the Sanctuary on Christmas Eve and the following Sunday. Poinsettias may be dedicated in honor of or in memory of a loved one. Please make out a check payable to First Presbyterian Church. Leave your check and



completed order form in the order basket at the Reception desk. If you wish, mail your order to: Chris Klein, 4405 N. Verona Circle, Royal Oak, MI 48073. **All poinsettia orders must be received by Sunday, November 28, 2021**. Order form is on page 5, opposite this page.

WILL YOU SERVE AS AN USHER?

The friendship and welcoming nature of our congregation starts right at our doors. Ushers are an important "face" of church and often the first people one sees upon arriving. Please consider becoming an usher this year at either the 9:00 am or 10:30 am service. To become



involved, sign up on the list at the reception desk, at the table in the Narthex, or contact Chris Klein (CKlein8000@ live.com, 248-990-8586). Ushering adds just a few minutes to your Sunday morning worship time. Sign up today!

HONOR OR REMEMBER A LOVED ONE

Flowers in worship are given to the glory of God and in memory or honor of loved ones. Church members and friends can sponsor an arrangement for the Chancel (used at both Sunday services). Sign up online and/or mark off the date you've selected on the flower chart



located near the Christian Education lobby, or use this Sign-Up Genius link: https://tinyurl.com/xve7n25w. Submit your check for \$45 in the "Flower Dedication" envelope basket at the reception desk. Please write "flower dedication" on the memo line of your check. You may also submit payment online via the church website. Please indicate it is for a flower dedication. Thank you!

SERVICE OF HEALING AND WHOLENESS

Please join us **Wednesday, November 3, at 5 pm** in the Sanctuary for a service of healing and wholeness hosted by FPCRO Staff and the Stephen Ministers.



GROUNDS CLEAN-UP

As the weather continues to cool and we transition from summer to fall, the House & Grounds committee invites you to join us for the annual Fall Clean-Up on Saturday, November 6, from 9 am to 12 noon. Gather together as



we clean up the grounds of the church by raking leaves, cleaning and preparing the garden beds for winter, and trimming shrubs and trees as needed. Bring your ambition, gardening tools, and some lawn & leaf bags to help prepare the church grounds for that fourth season that is such a part of Michigan life: winter. If all you have is ambition, bring that and we can supply the garden tools and lawn & leaf bags! Rain date: Sat., November 13 from 9 am to 12 noon.

FALL OUTDOOR COFFEE HOUR

Join us **Sunday, November 7**, after the 10:30 am worship service, for an outdoor coffee hour hosted by the deacons.

HANGING OF THE GREENS

After worship on **Sunday, November 21**, stick around and help with the annual Hanging of the Greens. Many hands make light work!



CHRISTMAS EVE SERVICES PLANNED

Two worship services are planned for Christmas Eve. At 5 pm, an outdoor Family Christmas Eve service will take place. Then at 7 pm, an indoor



worship service in the Sanctuary with Christmas carols and candlelight will take place. Join us and invite a friend!

Worship & Music



As we enter the Advent season, we consider how our church and our lives can become houses where the Holy will be born anew—offering respite, sustenance and care, opening the doors ever wider to those seeking shelter from the onslaught of life. As we study the biblical prophets that call us to care for our neighbors and "make room in the inn," the lonely and frightened spaces within us will be filled with the light of Hope, Peace, Joy, and Love. Advent begins on **Sunday, November 28**.

Olivia Donnel, soprano, is a 2020 graduate of Southern Illinois University, Carbondale, with a Bachelor of Music degree in Voice Performance. While attending SIUC, Olivia sang principal roles in Mozart's Cosi fan tutte, Verdi's Il Trovatore, Purcell's Dido and Aeneas, and Menotti's Amelia Goes to the Ball. She has extensive experience



singing in ensemble settings, and has performed as a rehearsal soloist for Verdi's *Requiem*. Olivia is pursuing a Master of Music degree in Voice Performance at Oakland University where she studies with Dr. Alta Dantzler. She is excited to fill the position of Alto Section Leader and to share her talent with the church.

TIME TO ORDER CHRISTMAS POINSETTIAS Yes, I wish to order #____ poinsettia(s) to be displayed in the sanctuary on Christmas Eve. Red #:____ White #:___ Please print: In Loving Memory Of: In Honor Of: Donor's name: Phone Number & Email: Each poinsettia plant is \$14. Check payable to First Presbyterian Church of Royal Oak. Leave your check and order form in the order basket, located in the CE Lobby, on reception desk counter. Or, you may mail it directly to Flower Chair: Chris Klein, 4405 N. Verona Circle, Royal Oak, MI 48073 Please Check One:

Orders must be received by Sunday, November 28, 2021

☐ I will pick up my poinsettia(s) after the 7:00 pm service on Friday, December 24, 2021.

☐ Please deliver my poinsettia(s) to a home bound church member.

Christian Education

LET'S MAKE ROOM FOR JESUS THIS ADVENT

Our Advent season begins **Sunday, November 28**. Children and families will prepare for Christmas by making room for Jesus. Activities will include a



unique story each Sunday, a special outdoor display with new discoveries every week, at home activities for families and more!

Our final discovery can be found during our outdoor Christmas Eve service on **Friday, December 24, at 5:00 pm**. Stay tuned for more details from Ms. Joelle.

SUNDAY SCHOOL NEWS

During Sunday school, children have talked about what it means to follow Jesus. Our second unit in this series is titled "Welcome All." We will finish these lessons in



time to celebrate Christ the King Sunday and begin the season of Advent.

November 7	Know Your Gifts (Luke 10:38–42)
November 14	Challenge Othering (Acts 10)
November 21	Special Christ the King Lesson
November 28	First Sunday of Advent: "What's in the Box?"

With the cooler weather, our Sunday school class is meeting in Kirkman Fellowship Hall. This allows us plenty of room to spread out for our activities. Children and adults are asked to wear masks and all of our adults working with children are vaccinated.

ADULT BIBLE STUDY

Our Sunday morning adult Bible Study is returning! Join us Sunday mornings at 9:00 am in the Fireside Room for conversations about the weekly scriptures. For more information please contact Marilyn Sutton.



ADVENT WREATH WORKSHOP

On **Sunday, November 21,** the Christian Education Committee will host an **Advent Wreath Workshop** held in Kirkman Fellowship Hall after the 10:30 am worship service. Masks



are required, and those attending will work at tables with a limited number at each table. The Christian Education committee will provide the foam base, candles, decorative elements, and live evergreens for each wreath (one per family). Participants are encouraged to bring live evergreens from home. A limited supply of artificial greens will also be available. Each table will have a basket for donations (suggested amount of \$5.00 to \$10.00) to cover the cost of supplies. There will also be Advent Wreath Kit bags available in the CE Lobby if you would prefer to make a wreath at home. They will contain all materials needed to make a wreath including artificial greens.

The Christian Education committee will also have kits available especially made for families with younger children to create a salt clay Advent Wreath at home. These are easy to make and the bags will contain an Advent guide and instructions for making the wreath. Both Advent Wreath Kits will be available after Sunday in the CE Lobby.

We hope you will join us at the Workshop, or create a wreath at home, as we mark the journey through Advent to Christmas Day, when we celebrate the birth of our Savior, Jesus Christ.

— Marilyn Sutton, Christian Education Committee

Christian Education

S.T.A.G.E. YOUTH MINISTRY IS FULL STEAM AHEAD!

Our S.T.A.G.E. (Somewhere To Ask God Everything) Youth Ministry has begun its programming this fall, meeting Sunday evenings and making lots of plans. We made a community service trip, working in the gardens at Detroit Abloom (see photo at right).

Check out our Facebook and Instagram for more information and stay tuned for details about upcoming events, including Christmas luminaries, the return of the Super Bowl Sub Sale, the springtime flower sale, and getting ready for next summer's mission trip.

Would you be interested in helping to provide meals for our Sunday evening meetings? If so, email **stageyouth@gmail.com**. S.T.A.G.E. Youth Ministry is a multi-church youth ministry for students in 6th through 12th grades.



FRCRO Trunk or Treat 2021

















Mission & Benevolence



WELCOME INN ANNUAL VOLUNTEER ORIENTATION

The Welcome Inn will be holding its **annual volunteer orientation at 10:30 am on Saturday, November 13**. This meeting is the key entry point for getting volunteers involved. On November 1, a SignUp Genius Link will be available for the orientation. The Welcome Inn website is www.sochwi.org. If you are looking for a way to get more involved please consider attending the orientation.

Our church supports The Welcome Inn with financial donations and supplies. The Welcome Inn is operated by South Oakland Citizens for the Homeless, and is the only daytime warming center for the homeless in all of South Oakland County. On any given day, between 70 to 90 guests use the facility located in Royal Oak's Starr Presbyterian Church.

SALVATION ARMY ANGEL TREE PROGRAM

As the busy holiday season arrives, we are grateful for our blessings and are aware of the great need in our community for those families who are struggling. The Salvation Army has asked for our help to make



Christmas brighter for children in our area who might not receive gifts. This year, the Salvation Army invites us to purchase new, unwrapped toys for different age groups which will be displayed on the tag. Tags will be available in the church lobby or by an online Sign-Up Genius. We are asked to bring the gifts UNWRAPPED to the church.

The gifts should be placed on the stage in Kirkman Fellowship Hall by Wednesday, December 8.

These gifts are always very much appreciated by the recipients and Salvation Army. Our congregation is a very generous one, with warm hearts and love for our neighbors. Thank you, and may God bless you all this Christmas season!

MITTEN TREE

During the Advent Season we will again have a mitten tree to supply the under-served community with warm winter gear. Please bring hats and scarves, heavy/warm mittens/gloves, and socks to decorate our mitten tree. Last year we generously supported Second Mile Center in Detroit, Salvation Army bread truck in Detroit, Lighthouse of Oakland County in Pontiac, Common Ground and Royal Oak Youth Assistance with our collection. Let us share



with the community again this year! Questions? Contact Julie Matthews or the church office.

LITTLE FREE PANTRY

Friends and family, thank you so much for your wonderful donations to our Little Free Pantry! Your generosity is a blessing to so many who had a need and found their way to the Little Free Pantry. Many people have eaten meals they may not otherwise have had without it.



At this time, we are asking for a few more donations. Our pantry has run low on pasta and pasta sauce (please, no glass containers), small non-perishable beverages, jelly in a squeeze bottle, and side dishes such as rice and pasta (i.e., Knorr). We are also in need of soups (pull-tab to open) and breakfast items. Individual cereals and small microwavable oatmeal would be good additions along with small bottles of juice or water. Canned vegetables are a little low too. We currently have plenty of large bags of rice, dried beans, canned black beans and canned garbanzo beans. Small items are requested as opposed to "family-size" since the pantry has limited space, and providing as much variety as possible is our goal.

Thank you again for helping in this ministry to our neighbors in need. It is a very important part of our Matthew 25 commitment and our focus on Home, Health, and Hunger. Peace to you all.

Sunflowers Christian Preschool



November brings a month of happily giving thanks! Our preschoolers have settled into new routines, are developing new friendships, and working hard. For all these things, and for all of our dear students and their families, we are truly thankful! We are so thankful that we have all remained healthy and safe!

Brown is the color of the month. Colorful feathered brown birds will be hanging around our room and hallways. All classes will also decorate a large turkey with feathers telling about the things we are thankful for. From the Bible, our study of Moses and the Ten Commandments will help us to know how God wants us to live.

All classes will celebrate Thanksgiving later this month, followed by no school November 25 and November 26 as we celebrate

Thanksgiving with our families. A very blessed Thanksgiving to our church family, as well!

Our Monthly Mission project has been underway! It is fun to learn about, and help those in need. We will help with a food drive in the month of November to help stock the church's Little Free Pantry.

Mrs. Gibson and Mrs. Heitchue

November Holidays

HONORING OUR VETERANS

Veterans Day has its roots in what was called Armistice Day, when a peace agreement ended World War I on November 11, 1918. President Wilson proclaimed that Armistice Day was to be marked with solemn pride in heroism, and with gratitude for victory as well as the "opportunity it has given America to show her sympathy with peace and justice." In 1954, the remembrance was renamed Veterans Day to honor all U.S. military personnel. It's a reminder to pray for and honor all who serve and sacrifice, to support and assist their families, and to pray that God will bring peace on earth.

A New Thanksgiving tradition

At Thanksgiving, we give thanks for things (food, home, clothing, work) and loved ones (family, friends, pets). But if the people we name aren't present, they may never know how precious they are to us. This November, start a new tradition by writing notes of thanks to people you appreciate.



Follow Paul's model of starting letters with thanksgiving: "First, I thank my God through Jesus Christ for all of you, because your faith is being reported all over the world" (Romans 1:8, NIV). Notice how he thanks his addressees by thanking God for them. Paul is specific too, not writing, "Thanks for everything!"

Expressing genuine thanksgiving to God and another person, you might write something like this:

Dear Judy, This Thanksgiving I'm thinking about special people in my life. You are one! I thank God for our friendship, for your strong witness for Jesus and for your willingness to lend a hand as a substitute teacher. (Your chocolate cookies are icing on the cake!) I praise God for you! Sincerely, Joan

Social Justice Team

This summer FPCRO formed a Social Justice Team to look at ways the church with its Matthew 25 mission could put that mission into action. As part of this, the team would like to share with you information on organizations in the community that are involved in Social Justice. Below is information from the Michigan Center for Youth Justice. This organization is involved in reforming Michigan's Juvenile Justice System. This is for informational purposes to bring to light some of the current issues in this system.

In future months, the Social Justice Team will share information on other issues and organizations that are addressing current Social Justice issues.

MICHIGAN CENTER FOR YOUTH JUSTICE AT A GLANCE

The Michigan Center for Youth Justice (MCYJ) is a nonprofit organization dedicated to advancing policies and practices that reduce confinement and support traumainformed, racially equitable, socio-economically and



culturally responsive, community-based solutions for Michigan's justice-involved children, youth and young adults. To learn more visit: https://www.miyouthjustice.org/

MICHIGAN JUVENILE COURT DEBT: ISSUE OVERVIEW

Juvenile court debt has become a priority for reform across the country, as local jurisdictions and state governments realize that assessments and collections are inconsistently imposed, fiscally ineffective, exacerbate poverty for indigent families, and disproportionately impact families of color.

Nine states have already taken bold legislative action to abolish some or all juvenile court fees and fines, including California, Maryland, Nevada, New Jersey, New Hampshire, New Mexico, Utah, Virginia, and Washington. This year, legislators in an additional seven states - Arkansas, Colorado, Indiana, Louisiana, New Jersey, Oregon and Texas - are advocating for legislation to eliminate some or all aspects of juvenile court debt. In Michigan, at least three counties, Wayne Washtenaw, and Macomb, have eliminated discretionary and waivable fees and ceased collection efforts on previously assessed debt.

Michigan juvenile courts are permitted, and in some cases required, to charge and collect a variety of fees from youth involved in delinquency proceedings, regardless of the young person's age. Discretionary fees are inconsistently imposed and collected across counties, leading to "justice by geography."

Some mandatory assessments can be waived, including costs for detention and residential placements, but such waiver does not appear to happen consistently within counties or across the state. When they are not waived, fees for detention and residential placements alone can cost as much as \$315 per day. This debt can devastate a family's finances, and follow them even after their child has been released from supervision. In Michigan, juvenile courts can legally pursue payments until the debt is paid in full. When young people turn 18 years old, the debt may be retained by their parents or it may be transferred to the youth, dramatically impacting their transition into a successful adulthood.

An analysis of State Court Administrative Office (SCAO) data retrieved on December 17, 2020, illuminated statewide trends in juvenile court debt assessment and collection. For 30,038 cases from 74 counties with disposition years between 2017-2019, the total amount the courts assessed was \$32 million. The total amount courts collected was only \$8 million, only 25% of the fees and fines assessed. The counties with the highest percentage of working poor had an even lower average payment rate of 13%, indicating families who have limited financial means, but who courts do not recognize as "indigent" are also struggling to pay their juvenile court debt.

Social Justice Team

MICHIGAN JUVENILE COURT DEBT: ISSUE OVERVIEW

Michigan juvenile courts are permitted, and in some cases required, to charge and collect a variety of fees from youth involved in delinquency proceedings, regardless of the young person's age. Out-of-home placements, one of the many measures imposed on youth, can cost their families as much as \$320 per day. These fees can devastate a family's finances, with unpaid bills that accrue for years after the young person leaves the juvenile justice system.

Michigan juvenile court debt:

- Disproportionately impacts Black youth and families.
- · Is charged inconsistently, depending on geography.
- Is collected at negligible rates from our poorest residents.
- Keeps low-income youth and families in perpetual financial crisis.

Other states have already eliminated juvenile court debt. Michigan can too!

1. Juvenile court debt disproportionately impacts Black families in Michigan.

- Black youth are more likely to be arrested, detained in a secure facility, and charged with a juvenile offense in Michigan.
- Nearly half of Black youth in Michigan live in poverty.
- Increased juvenile court involvement leads to a greater financial burden on youth and families.

2. Juvenile court fees and fines are inconsistently and unfairly imposed on Michigan families.

- Fees are charged and collected inconsistently across counties.
- Many fees are considered "discretionary," and depending on the county, courts may aggressively pursue those fees or decline to impose them at all, which leads to so-called "justice by geography."
- State law requires juvenile courts to seek reimbursement from youth and families for the costs of out-of-home placement, which can reach as high as \$320 per day.
 - Poor youth and families are overwhelmed with court debt.

- Some low-income families interviewed by MCYJ reported debts exceeding\$100,000.
- Families reported having their paychecks, tax returns and even their stimulus checks garnished because of their inability to pay back the debt.

4. While courts impose millions of dollars in fees and fines, and can spend considerable staff resources on collection, they generate limited revenue.

- · Actual debt collection rates are negligible.
- In an assessment of several Michigan counties, collections rates were found to range from 2-11%.

5. Jurisdictions across the country are prioritizing juvenile court debt reform in order to advance racial and economic justice.

- Other states have already eliminated fines and fees.
- Six states (https://debtorsprison.jlc.org/#!/map)
 have abolished some or all juvenile fees: CA, MD, OH,
 NH, NV, NJ and WA.
- Four other states are considering legislation in 2021: AR, FL, LA, and OR.

Michigan must take action to eliminate these juvenile court fines and fees. For more information, visit:

- The High Cost of Justice: A Snapshot of Juvenile Court Fines and Fees in Michigan (National Center for Youth Law, 2020) https://tinyurl.com/pe9smark
- Overdue for Justice: An Assessment of Access to and Quality of Juvenile Defense Counsel in Michigan (National Juvenile Defender Center, 2020) https:// tinyurl.com/93rtc5ju



Worship with us at 9 & 10:30 am, or online anytime at www.fpcro.org

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opportunities for all ages! serving • learning • growing







FPCRO November Events



Service of Healing and Wholeness

Wednesday, November 3, 5 pm

Fall Grounds Clean Up

Saturday, November, 6 • 9 am to 12 pm

Fall Outdoor Coffee Hour

Sunday, November 7

Welcome Inn Annual

Volunteer OrientationSaturday, November 13 • 10:30 am

Hanging of the Greens

Sunday, November 21

Advent Wreath Workshop • Sunday, November 21

Poinsettia Orders Due • Sunday, November 28